

UNITED STATES BANKRUPTCY COURT  
For The Western District of Virginia

<b>In re: Melissa L Murphy</b>  <b>Debtor(s)</b>	<b>CASE NO. 13-50284</b>  <b>CHAPTER 7</b>
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**NOTICE OF NEED TO FILE PROOF OF CLAIM  
DUE TO RECOVERY OF ASSETS**

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, it appears that assets may be recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the Clerk of the Bankruptcy Court at the address below on or before

**DEADLINE for creditors other than governmental units: 9/18/13**

**DEADLINE for governmental units, if applicable: 9/18/13**

Creditors who do not file a proof of claim on or before this date will not share in any distribution from the debtor(s)' estate.

The proof of claim form can be found on the court's website, [www.vawb.uscourts.gov](http://www.vawb.uscourts.gov). It may be filed by regular mail or by going to the court's website located at [www.vawb.uscourts.gov](http://www.vawb.uscourts.gov), there you can file and print a copy of your proof of claim. We strongly encourage you to use our website to file, but if you wish to use regular mail and receive proof of its receipt by the Bankruptcy Court, enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope.

There is no fee for filing the proof of claim. Proofs of claim filed by mail are to be filed with the United States Bankruptcy Court at the address listed below and to the left and a copy must be sent to the case trustee listed below to the right:

116 N Main St.  
Room 223  
Harrisonburg, VA 22802  
(540) 434-8327

George I Vogel(74)  
PO Box 18188  
Roanoke, VA 24014

**Any creditor who has filed a proof of claim already need not file another proof of claim.**

Service of a copy of this Notice shall be by mail to the debtor(s), attorney for the debtor(s), trustee, and all creditors and parties in interest.

FOR THE COURT  
JOHN W.L. CRAIG, II, CLERK  
116 N Main St.  
Room 223  
Harrisonburg, VA 22802  
(540) 434-8327

Entered: 6/20/13

dis02.jsp

United States Bankruptcy Court  
Western District of Virginia

In re:  
Melissa L Murphy  
Debtor

Case No. 13-50284-rbc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-5

User: spitzera  
Form ID: noa

Page 1 of 3  
Total Noticed: 23

Date Rcvd: Jun 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2013.

db +Melissa L Murphy, 766 Cherry Ave, Waynesboro, VA 22980-4407  
cr +Joyce A. Harlow, c/o Nancy R. Schlichting, Esquire, Lenhart Obenshain PC,  
100 10th Street N.E., Suite 300, Charlottesville, VA 22902-5481  
3733545 +Access Receivables, 200 E. Joppa Road, Towson, MD 21286-3150  
3733547 +Adam Tardif, 3840 New Brunswick Ave., Piscataway, NJ 08854-3421  
3733549 +Bluefield College, 3000 College Drive, Bluefield, VA 24605-1799  
3733553 +CKS Financial, 505 Independence Pkwy, Ste 300, Chesapeake, VA 23320-5178  
3737290 +CKS Financial, LLC, PO Box 2856, Chesapeake, VA 23327-2856  
3771858 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Virginia, Inc., 200 Civic Center Dr., 11th floor,  
Columbus, OH 43215)  
3733550 +Centra Health Professionals, 1920 Atherholt Road, Lynchburg, VA 24501-1104  
3733554 +Community Memorial Health Center, PO Box 90, South Hill, VA 23970-0090  
3733555 +Continental Finance/1st Bank Delawa, PO Box 11743, Wilmington, DE 19850-1743  
3733556 +Creditors Collection, 4530 Old Cave Spring Rd., Roanoke, VA 24018-3423  
3733558 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solutions, 9701 Metropolitan Ct.,  
Richmond, VA 23236-3662)  
3733560 +Joyce A. Harlow, 250 S. Wayne Avenue, Waynesboro, VA 22980-4625  
3733562 +Loan Max, 1224 West Broad St., Waynesboro, VA 22980-4327  
3789749 +Nancy R. Schlichting, Esquire, Lenhart Obenshain PC, 100 10th Street, NE, Suite 300,  
Charlottesville, VA 22902-5481  
3733563 +Palmaris Imaging, 1000 W. 10th Street, Rolla, MO 65401-2905  
3733564 +Radiology Consultants of Lynchburg, 113 Nationwide Drive, Lynchburg, VA 24502-4868  
3733567 William L. Thomas DDS, 911 Madison Street, Boynton, VA 23917

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3733546 +E-mail/Text: jhill@arcl.biz Jun 20 2013 21:21:57 Account Resolution Corp,  
17600 Chesterfield Airport Road, Suite 201, Chesterfield, MO 63005-1246  
3733548 +EDI: AFNIRECOVERY.COM Jun 20 2013 21:18:00 Afni, PO Box 3097, Bloomington, IL 61702-3097  
3733553 +EDI: CKSFINANCIAL.COM Jun 20 2013 21:18:00 CKS Financial, 505 Independence Pkwy, Ste 300,  
Chesapeake, VA 23320-5178  
3733552 +E-mail/Text: bankruptcy@cbtva.com Jun 20 2013 21:20:59 Citizens Bank and Trust Co,  
126 S. Main Street, Blackstone, VA 23824-1842  
3733565 +EDI: AFNIVZCOMBINED.COM Jun 20 2013 21:18:00 Verizon, PO Box 660720,  
Dallas, TX 75266-0720

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3733566 Walter John Murphy, unknown  
3733551\* +Centra Health Professionals, 1920 Atherholt Road, Lynchburg, VA 24501-1104  
3733557\* +Creditors Collection, 4530 Old Cave Spring Rd., Roanoke, VA 24018-3423  
3733559\* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solutions, 9701 Metropolitan Ct.,  
Richmond, VA 23236-3662)  
3733561\* +Joyce A. Harlow, 250 S. Wayne Avenue, Waynesboro, VA 22980-4625

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0423-5

User: spitzera  
Form ID: noa

Page 2 of 3  
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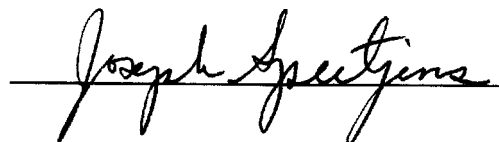
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0423-5

User: spitzera  
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Total Noticed: 23

Date Rcvd: Jun 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2013 at the address(es) listed below:

George I Vogel(74) VA16@ecfcbis.com;kbrown@vogelandcromwell.com  
Lucy Ivanoff on behalf of Debtor Melissa L Murphy li@ivanofflaw.com, colleen@ivanofflaw.com  
Nancy R. Schlichting on behalf of Creditor Joyce A. Harlow nrs@lolawfirm.com,  
lginsberg@lolawfirm.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 4